

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: JOSEPH EMMART	§	Case No. 09-70788
ANNA EMMART	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/06/2009.
- 2) The plan was confirmed on 07/17/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 04/29/2011, 10/21/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/08/2010.
- 5) The case was completed on 11/08/2011.
- 6) Number of months from filing or conversion to last payment: 32.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$34,091.00.
- 10) Amount of unsecured claims discharged without full payment: \$18,498.63.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 73,698.49	
Less amount refunded to debtor	\$ 32.37	
NET RECEIPTS		\$ 73,666.12

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 1,800.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,402.03	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,202.03
Attorney fees paid and disclosed by debtor:	\$ 1,700.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
A LAW OFFICE OF CROSBY &	Lgl	3,500.00	3,500.00	3,500.00	1,800.00	0.00
CAPITAL ONE AUTO FINANCE	Sec	5,900.00	8,675.00	8,675.00	8,675.00	734.10
CAPITAL ONE AUTO FINANCE	Uns	6,944.00	4,537.16	4,537.16	4,537.16	0.00
FORD MOTOR CREDIT CORP	Sec	19,904.41	19,904.41	19,904.41	19,904.41	1,714.03
FORD MOTOR CREDIT CORP	Uns	0.00	0.00	0.00	0.00	0.00
HOMEQ SERVICING	Uns	0.00	NA	NA	0.00	0.00
OCWEN LOAN SERVICING LLC	Uns	0.00	20,583.66	0.00	0.00	0.00
AMERICAN GENERAL FINANCIAL	Uns	1,146.00	1,084.46	1,084.46	1,084.46	0.00
APPLIED BANK	Uns	836.00	836.58	836.58	836.58	0.00
APPLIED BNK	Uns	439.00	NA	NA	0.00	0.00
AT&T	Uns	6.83	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Uns	736.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	2,310.00	352.19	352.19	352.19	0.00
PRA RECEIVABLES MANAGEMENT	Uns	397.00	2,310.10	2,310.10	2,310.10	0.00
PRA RECEIVABLES MANAGEMENT	Uns	352.00	1,141.55	1,141.55	1,141.55	0.00
WORLD FINANCIAL NETWORK	Uns	226.00	226.55	226.55	226.55	0.00
CORTRUST BANK	Uns	599.00	599.89	599.89	599.89	0.00
ECAST SETTLEMENT	Uns	2,288.00	2,288.79	2,288.79	2,288.79	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
ECAST SETTLEMENT	Uns	1,117.00	1,117.01	1,117.01	1,117.01	0.00
CHASE BANK USA NA	Uns	469.00	469.79	469.79	469.79	0.00
DELL FINANCIAL SERVICES LP	Uns	3,397.00	3,509.65	3,509.65	3,509.65	0.00
PRA RECEIVABLES MANAGEMENT	Uns	261.00	192.53	192.53	192.53	0.00
CITI	Uns	485.00	NA	NA	0.00	0.00
CITIFINANCIAL	Uns	13,203.00	NA	NA	0.00	0.00
COMCAST	Uns	361.43	NA	NA	0.00	0.00
COMED	Uns	471.32	525.68	525.68	525.68	0.00
LVNV FUNDING LLC	Uns	1,411.00	854.37	854.37	854.37	0.00
LVNV FUNDING LLC	Uns	866.00	535.24	535.24	535.24	0.00
CREDITORS PROTECTION SERVICE,	Uns	90.00	218.61	218.61	218.61	0.00
CREDITORS PROTECTION	Uns	71.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,093.00	1,093.15	1,093.15	1,093.15	0.00
PRA RECEIVABLES MANAGEMENT	Uns	294.00	191.09	191.09	191.09	0.00
PREMIER BANKCARD/CHARTER	Uns	606.00	606.55	606.55	606.55	0.00
PREMIER BANKCARD/CHARTER	Uns	460.00	473.45	473.45	473.45	0.00
PREMIER BANKCARD/CHARTER	Uns	430.00	443.06	443.06	443.06	0.00
FIRST PREMIER BANK	Uns	189.88	NA	NA	0.00	0.00
GEMB / JCP	Uns	765.00	NA	NA	0.00	0.00
RECOVERY MANAGEMENT	Uns	228.00	228.38	228.38	228.38	0.00
EAST BAY FUNDING	Uns	273.00	273.62	273.62	273.62	0.00
PRA RECEIVABLES MANAGEMENT	Uns	6,037.00	1,175.35	1,175.35	1,175.35	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,430.00	1,496.55	1,496.55	1,496.55	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,175.00	332.62	332.62	332.62	0.00
PRA RECEIVABLES MANAGEMENT	Uns	544.00	600.15	600.15	600.15	0.00
PRA RECEIVABLES MANAGEMENT	Uns	319.00	6,037.39	6,037.39	6,037.39	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	432.12	736.96	736.96	736.96	0.00
MERRICK BANK	Uns	1,423.00	1,423.88	1,423.88	1,423.88	0.00
METRO MEDICAL SERVICES	Uns	34.28	NA	NA	0.00	0.00
NICOR GAS	Uns	598.98	NA	NA	0.00	0.00
ROCK RIVER DISPOSAL	Uns	35.46	39.06	39.06	39.06	0.00
ROCK RIVER WATER	Uns	37.23	NA	NA	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	106.93	NA	NA	0.00	0.00
STATE FARM	Uns	218.52	NA	NA	0.00	0.00
TARGET NB	Uns	1,174.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
U.S. CELLULAR	Uns	71.55	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	485.14	485.14	485.14	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 28,579.41	\$ 28,579.41	\$ 2,448.13
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 28,579.41	\$ 28,579.41	\$ 2,448.13
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 36,436.55	\$ 36,436.55	\$ 0.00

Disbursements:

Expenses of Administration	\$ 6,202.03	
Disbursements to Creditors	\$ 67,464.09	
TOTAL DISBURSEMENTS:		\$ 73,666.12

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 03/15/2012

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.